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UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION

February 24, 1953

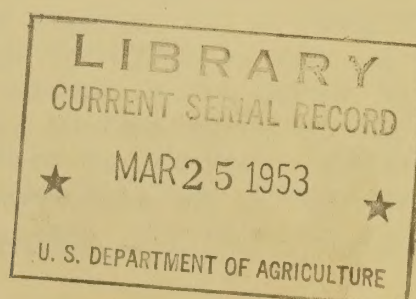
FCI - COUNTY PROCEDURE MANUAL

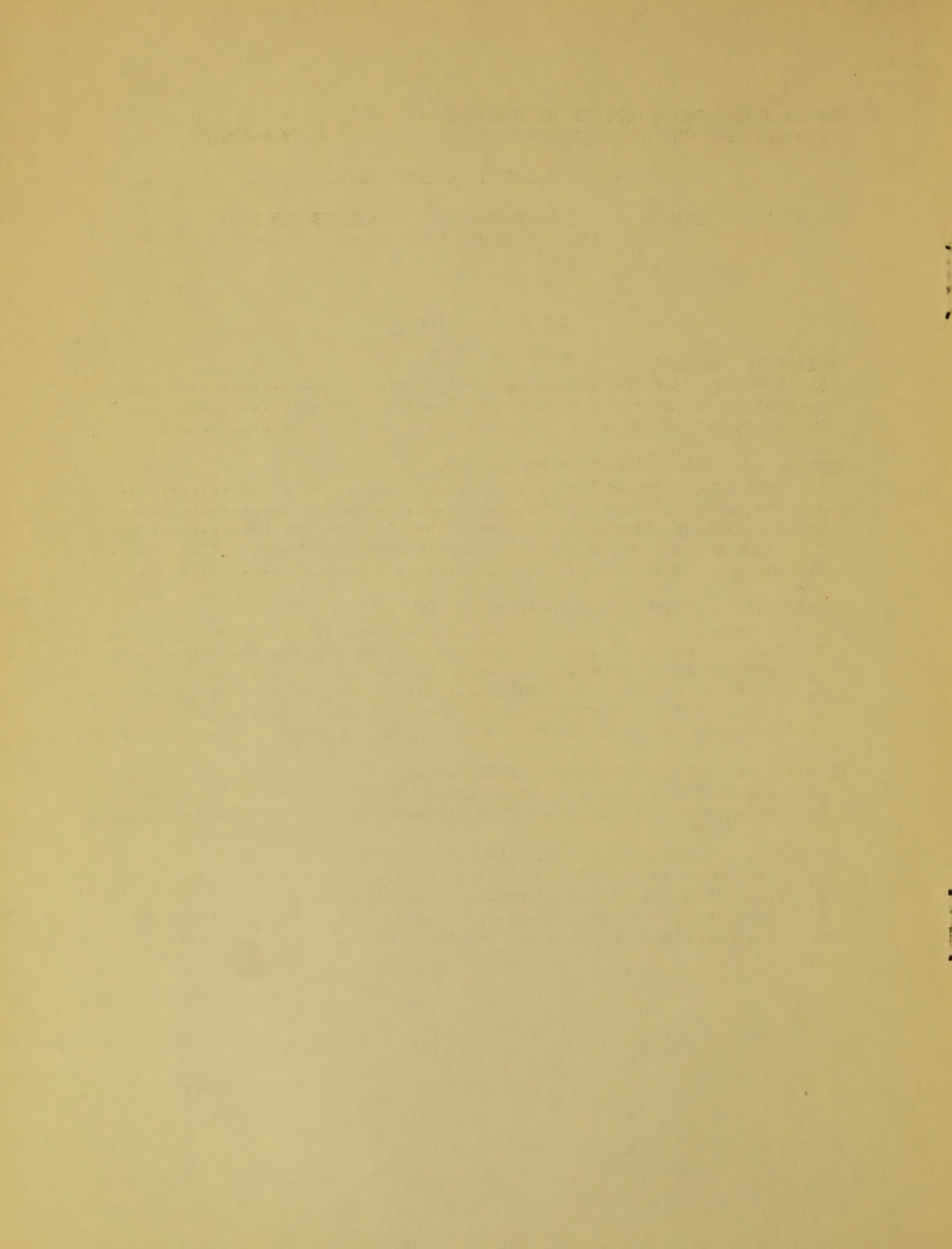
BEANS - COUNTY ACREAGE REPORT PROCEDURE FOR 1953  
AND SUCCEEDING CROP YEARS

PART III

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## FCI - COUNTY PROCEDURE MANUAL

### BEANS - COUNTY ACREAGE REPORT PROCEDURE FOR 1953 AND SUCCEEDING CROP YEARS

#### PART III

##### SECTION I. GENERAL

In order to operate a sound county insurance program and for the Corporation to better service the contracts, it is necessary that acreage reports be submitted by the insureds very soon after planting is completed.

A letter or card should be mailed to the insureds who have not submitted acreage reports well in advance of the discount date reminding them to submit their acreage reports as soon as possible. This reminder should be followed up at intervals. Full use should be made of news stories, radio, and other means to remind insureds to file their acreage reports.

County office personnel should use every opportunity to obtain acreage reports when the insureds make personal calls at the county office for any reason. This not only saves the county committee time and money but may save the insureds the necessity of making special trips to the county office to make their acreage reports.

This procedure is prepared for continuous use. However, it is recognized that the need for changes may arise which will necessitate a revision of or a supplement to this procedure. Your constructive criticism of this procedure and suggestions for improvement are invited. Suggestions based on your experience with acreage report work will be valuable aids in future revisions of the procedure.

#### A. Form Provided for Obtaining Acreage Report

1. A four-part rediform set, Form FCI-319-B, "Bean Crop Insurance Acreage Report", (herein called "Form 19") is provided for the insured's use in filing an acreage report.
2. Instructions for entering data on Form 19 appear on the reverse side of the insured's copy of the form.

#### B. Method of Reporting Acreage and Related Data

1. It should be understood clearly that the insurance data to be entered on Form 19 constitute the insured's report. All of this information shall be entered by the producer, or furnished by him and entered by the person taking the report. If entered by the person taking the report the information entered shall be read to the producer and fully understood by him before his signature is obtained. Adherence to this policy will avoid cases of misunderstanding and disagreement with the report at a later date. In no case shall the producer sign the report in blank.



The name and location or the legal description of each farm as shown on the acreage report will be used by the county office to determine the number of the coverage and rate area in which the farm is located on the crop insurance map and by the Corporation in determining the location of the acreage which the producer intended to report, in the event of a controversy at a later date. Therefore, it is important that the location of each farm be furnished by the producer and, wherever possible, that the location given be verified by the use of maps. Where the crop insurance map is used in determining the location of the farm, the area number shall be entered at that time on the applicable line in column 7 of Form 19.

2. The insured shall be informed as to what land constitutes an insurance unit under the contract and that an insurance unit forms the basis for payment of any indemnity under the contract.

He should be informed fully of the applicable of the following provisions which describe his insurance unit(s):

- a. For an owner-operator all insurable acreage in the county in which he has 100 percent interest at the time of planting is one insurance unit.
- b. For a landlord all insurable acreage in the county which is owned by him and rented to one share tenant at the time of planting is one insurance unit.
- c. For a share tenant all insurable acreage in the county which is owned by one person and operated by the tenant at the time of planting is one insurance unit.

In case of land rented for cash or for a fixed commodity payment the lessee shall be considered as the owner. A producer can have only one insurance unit as an owner-operator. He also may have one or more insurance units as a landlord and one or more insurance units as a share tenant. It is important that information regarding the acreage which constitutes an insurance unit as it applies to his operation be understood clearly by the producer and by the person assisting him so that the Form 19 will show in columns (1) through (5) the information necessary for proper designation of insurance units.

### C. Statement of Facts

When a Form FCI-6, "Statement of Facts", (herein called "Form 6") is prepared it shall contain a complete statement of all the facts in the case, including a complete description of the acreage, when applicable, the dates of all pertinent events, how the facts were obtained and all other information necessary to explain the case clearly. When the statement relates to a revised acreage report it should show how and on what date the case came to the attention of the county committee. All statements of fact should be sufficiently clear and complete to enable a person unfamiliar with the case to render an equitable decision and to provide an adequate record if the case should become controversial at a later date.



## SECTION II. PREPARING AND HANDLING FORM 19

### A. Preliminary Operations

Before the work of obtaining acreage reports is begun, a Form 19 shall be prepared by the county office for each insurance contract as follows:

1. Complete the heading, which is self-explanatory. The contract number must properly identify the first year of the contract; (i.e., for a contract beginning in 1949, 35-032-2-71; for a contract beginning in 1953, 35-032-3-461). If the address of the insured is not the same as that shown on the contract the notation "note change of address" shall be entered in the space for "Remarks".
2. When there is insufficient space to record on one Form 19 the data for all farms covered by the contract, additional Forms 19 shall be prepared and identified in the heading as provided above. In such cases all Forms 19 for the contract shall be further identified in the heading with the notation "Page \_\_\_ of \_\_\_ pages". The total acreage planted to insured beans should be entered on the first form only in such cases.

### B. Obtaining Acreage Reports

Acreage reports should be obtained by (1) requesting the insureds to come to the county office and file their acreage reports or (2) a visit to the farm. All acreage reports must be submitted by the date set for completing acreage report work in each state.

1. Well in advance of the discount date each insured should be reminded by card or letter that:
  - a. his acreage report should be filed as soon as he has completed the planting of his bean crop, and
  - b. by filing his acreage report and paying the premium in full by the discount date (July 15) he will get a five percent discount for early payment of premium.

County office personnel should use every opportunity to obtain acreage reports when insureds visit the county office for any purpose. A prompt acreage report based on a careful estimate by the insured of his acreage is advantageous to the county office as well as to the insured.

Follow-up letters or cards should be mailed at intervals to the insured producers who have not filed acreage reports. These should be reminders to the insureds that the acreage reports must be filed and the premiums paid in full by July 15 in order for insureds to get the five percent discount for early payment of premium.



2. County committee representatives who visit farms for any purpose should obtain acreage reports at the time of the visit unless the reports have already been obtained. If it becomes evident that all acreage reports cannot be obtained by the discount date by requesting the insureds to come to the county office, the county committee should send representatives to the farms to obtain the acreage reports.

It is important that all acreage reports be obtained by the discount date so that the Corporation can bill insureds promptly after the maturity date where the premium has not already been paid.

3. Forms 19 for absentee landlords should be obtained in a manner deemed by the county committee to be most satisfactory.
4. Forms 19 which are found to be incomplete or incorrect shall be completed or corrected, as the case may be, by requesting the insured to come to the county office, by correspondence with the insured, or where necessary by a visit to the farm.

C. Instructions Regarding Entries to be Made on Form 19

1. The form should be prepared in accordance with the instructions set forth on the reverse side of the insured's copy. In Huron County, Michigan, enter in the upper right-hand corner the word "LEVEL" and the applicable of "I" or "II". (The county committee may request additional information or may furnish further instructions regarding acreage to which insurance does not attach, such as new ground acreage, acreage the first year of cultivation, etc.)
2. All basic data required on Form 19 should be entered by the insured. If it is not practical for the insured to enter these data, it may be entered by the person assisting the insured in preparing the report.
3. The insured must report his bean acreage and his share therein as of the time of planting. The acreage need not be measured but it should be reasonably accurate, since neither the acreage nor the share in the crop reported by the insured can be increased by him without the approval of the Corporation after the report is submitted.
4. The insured's estimate of the total acreage of insurable classes of beans in the county in which he had an interest at the time of planting must be shown in the space provided in the heading of the Form 19. It is very important that this figure be the insured's estimate and that it be made before any entries are made in the table. The purpose of this entry is to provide an overall estimate by the insured of his acreage and will serve as a check figure for county and state offices in verifying the acreage entries in column (3) of Form 19. By using the insured's estimate of total acreage in this manner omission of fields or entire farms should be eliminated. For this figure to accomplish the purpose for which it was intended it must be the insured's estimate and not merely a sum of the acreage figures entered in column (3) of Form 19. In reviewing acreage reports if it is believed that this entry is not the estimate by the insured the case should be suspended and the entry verified.



If the insured did not share in any beans on any farm in the county at the time of planting the word "none" shall be entered in the space mentioned.

5. If all or a part of the insured crop was transferred to another person after planting, the report should be completed and signed without regard to the transfer. In such cases the insured shall furnish the name and address of each person to whom any of the crop was transferred and the number of acres and the share in the crop transferred to each person. If the transferee wants the insurance transferred, the transfer of interest shall be handled in accordance with General Procedure 8, Part V.
6. The table shall include separate data for each farm. In addition, complete data should be shown on a separate line for each acreage:
  - a. in which the insured had a different share at the time of planting,
  - b. which is located in a different coverage and rate area, and
  - c. on which different farming practices (in counties where applicable) have been followed on parts of the acreage.
7. In those cases where beans were planted but all or a part thereof was destroyed at a time that it was practical to replant to beans but such acreage was not replanted, this information shall be entered in the space provided for "Remarks". Data for such acreage shall not be included in the table.
8. The insured shall sign and date the Form 19 in every case. However, before the signature of the insured is obtained Form 19 shall be reviewed completely with him to determine that:
  - a. all entries have been made in accordance with instructions,
  - b. each farm (or part thereof) has been described correctly,
  - c. the insured's share in the crop has been entered correctly,
  - d. the information is sufficient to determine and identify the acreage included in each insurance unit,
  - e. all the acreage in the county in which the insured had an interest has been reported.

It is suggested that, whenever possible, the coverage and premium rate area maps be checked to determine if any of the acreage is in an unclassified area. The area number can be entered in column 7 at this time.

It is important for the insured to understand fully, before he signs the acreage report certifying to the basic data thereon, that the information entered on the report constitutes his report and cannot be changed later without the approval of the Corporation.



D. Signature of Person Assisting the Insured in Preparing Form 19

The person who assists the insured in preparing Form 19 shall affix his signature and enter the date signed in the spaces provided.

E. Unsigned Acreage Reports

Unsigned acreage reports should be held to a minimum. Only after every reasonable effort has been made to secure the signature of the insured should the acreage report be prepared and transmitted to the state director unsigned. The contract permits the Corporation to determine the acreage and interest to be insured. Whenever this determination has to be made, a member of the county committee or its representative shall establish the acreage and interest of the insured by a visit to the farm. In such cases the acreages should be measured if possible and the interest in the crop determined from reliable sources, (e.g., leases, deeds, other persons interested in the crop, current records, etc.). It is important that these determinations be as accurate as possible since there may be a controversy later regarding the case. Whenever these determinations are made, a Form 19 should be prepared, certified by a member of the county committee and forwarded to the state director together with Form 6 setting forth:

- (1) the reasons the insured did not report his acreage,
- (2) what efforts have been made previously to secure the report, including dates of correspondence and personal contacts with the insured,
- (3) the condition of the crop,
- (4) the method used in determining the acreage and interest, and
- (5) all other information available which is pertinent to the case.

In cases where the insured does not file Form 19 and neither he nor any acreage of a bean crop in which he has an interest in the county can be located after a reasonable effort has been made, a Form 19 shall be prepared and transmitted to the state director together with Form 6 in the usual manner. In such cases the state director may elect to declare the insured acreage to be "zero".

SECTION III. REVIEW AND COMPLETION OF FORM 19

A. Review

1. The Form 19 shall be examined carefully to determine that:
  - a. it has been prepared in accordance with instructions,
  - b. it is complete, and
  - c. all entries appear to be reasonable and include all the bean acreage in the county in which the insured is known to have had an interest at the time of planting.



If these requirements have not been met it may be necessary to re-contact the insured and obtain an acreage report from him which is complete and proper in every respect.

2. In making the above examination, if it is found that no coverage has been established for all or a part of the acreage which is included on Form 19 a line shall be drawn through the entries in columns (1) through (6) for such acreage and a statement indicating that the farm (or part thereof) has no coverage established for it shall be written on the corresponding line beginning in column (7). In addition the insured shall be informed by letter of the description of the bean acreage for which no coverage was established and that such acreage is not insured. The insured shall also be informed that the production from this acreage will not be considered in any manner under the contract, provided the insured keeps the production on such acreage separate from that of the insured acreage.
3. In counties where the farming practice followed determines the coverage or premium rate, the farming practice designation (I or NI) must also be entered in column (3). In counties where an acreage is insurable only when a specified farming practice has been followed, if any uninsured acreage has been shown on the acreage report, data for such acreage shall be deleted and the insured notified as provided in paragraph 2 above.

In irrigated areas special attention should be given to provisions regarding acreage which is not insurable such as acreage planted to beans the first year after leveling or acreage planted to beans the first year such acreage is irrigated. If any such acreage is entered on the acreage report, data for that acreage should be deleted if knowledge of the situation comes to the attention of the county office. The insured should be notified accordingly as provided in paragraph 2 above.

In estimating the bean acreage which the insured is entitled to report for irrigated coverage consideration should be given to the maximum acreage which the insured has facilities to properly irrigate; expectations of irrigation water at the time of planting; total acreage of other irrigated crops; source of water such as reservoirs, wells, streams, run-off, etc.; irrigation facilities such as organized projects with regularly maintained canals and ditches; unorganized projects, number and size of wells, number and size of pumps, etc.; type of irrigation such as flood, ditch, etc. The insured should understand that irrigated coverage under the contract is limited to the acreage for which he has facilities to irrigate, taking into consideration the acreage of other irrigated crops, and for which he can, at the time of planting, reasonably expect sufficient water to irrigate.

4. In cases where there is reason to doubt the correctness of the information shown on Form 19, the case should be investigated. Particular attention should be given to reports showing no acreage planted.



In each case investigated Form 6 shall be prepared and attached to Form 19. Where the investigation reveals that the insured under-reported the acreage on any farm, the share in the crop, or the number of insurance units, the case shall be referred to the state director for handling.

5. The signature of the insured on Form 19 must be checked carefully. If it does not agree with the name in the heading of Form 19 and is that of a legal representative, the difference shall be explained fully in the space provided for "Remarks", or on a Form 6. Where the signature does not agree with the name shown in the heading of Form 19 a correct signature should be obtained or an explanation of the discrepancy shall be entered in the space for "Remarks" or on a Form 6. Where the signature of the insured cannot be obtained such as in cases where the insured has disappeared, a statement of the facts shall be entered in the space provided for "Remarks" or on a Form 6. Where Form FCI-21-Revised, "Transfer of Interest", has been prepared in such cases it shall be attached to the Form 19.

#### B. Completion

1. After Form 19 has been reviewed and is found to be complete and acceptable with respect to the information submitted by the insured, it shall be completed as follows:

Column 6: For each acreage shown in column 3, enter in column 6 an insurance unit number; (i.e., 1, 2, 3, etc.) to show which acreage(s) constitutes each insurance unit.

Where more than one line is used to report data for parts of an insurance unit, enter and identify in the space provided for "Remarks" the total number of acres in each such insurance unit. For example:  
Unit 1 - 25 acres, Unit 2 - 42 acres.

Column 7: For each acreage shown in column 3, enter on the correspondingly numbered line in column 7 the number of the coverage and rate area in which the acreage is located on the crop insurance map approved for that crop year. Since the area in which an acreage is located determines the premium and coverage for an insurance unit, it is very important to determine that the acreage is insurable and that the correct area number is entered in this column.

At the time the area number is entered on the acreage report, an "X" shall be entered on the "Map of Crop Insurance Experience" showing the approximate location of each insurance unit shown on the acreage report in accordance with instructions contained in Supplement #1 to "FCI County Procedure Manual, Part I - County Actuarial Procedure, Section V - Map of Crop Insurance Experience".

Column 8: Enter on each line in column 8 the premium rate for the area number shown on that line in column 7.



Column 9: Make no entry in this column at this time unless it is necessary to compute the premium. In such a case refer to instructions for completing column 9 as set forth in C. below.

Column 10:

- a. In counties where no premium adjustment is in effect no entry should be made in the heading of or on any line in column 10.
- b. In counties where a premium adjustment for excess deficit is in effect enter the excess deficit factor in the space provided; (for example, if the premium adjustment for excess deficit is 30%, enter 130%).

C. Computation of Premium

In most cases premium computations will not be performed in the county office. However, if it is necessary to compute the premium in order to inform the insured of the amount of premium due including cases where the insured pays the premium in full by July 15 and thereby obtains the five percent discount, the following operations shall be performed:

1. Before any computations are made the share in the crop as shown in column 4 shall be converted to a decimal fraction (if not already shown in this manner). For example:  $1/3 = .333$ ,  $1/2 = .50$ ,  $2/3 = .667$ .
2. In connection with any computation, rounding shall be performed as follows: Carry the computation one digit beyond the digit to be rounded. If the last digit is 5 or larger, round upward; if the last digit is 4 or smaller, disregard it. The results of computations are to be expressed in cents or in tenths of acres.

Column 9: The entry for each line in column 9 shall be obtained as follows:

- a. Multiply the acreage (column 3), by the share (column 4), rounding the product as set forth above, and
- b. multiply this result by the premium rate per acre (column 8), rounding the product as set forth above.

Column 10: If no premium adjustment factor is entered in the heading of this column do not make any entries in column 10. If there is an adjustment factor enter in column 10 the result obtained by multiplying each entry in column 9 by the premium adjustment factor in the heading of the column.

Columns 11 and 12: These columns are self-explanatory and need be completed only when it is necessary to determine the eligibility of the insured for a discount for good personal experience.



Total and Item A: Add and enter the total of the entries in the applicable of columns 9 or 10. Also enter this total in item A.

Item B: If the insured is eligible for a reduction in premium for good individual experience, enter in item B the amount of the reduction determined in accordance with General Procedure 7 (Revised). Otherwise, enter a dash (-).

Item C: Subtract the entry in item B, if any, from the entry in item A and enter the result in item C.

Item D: Where the insured files his acreage report and also pays the premium for the contract in full by July 15, he shall be given a five percent discount of the premium computed as outlined above. In such cases, enter in item D the amount of the discounted premium determined by multiplying the entry in item A (or C where applicable) by .95.

Item E: Enter the amount paid.

Item F: Enter the date the premium was paid.

Item G: This item is for use of the state crop insurance office and need not be completed by the county office.

D. Verification and Certification

Entries made on Form 19 in accordance with the above shall be checked for accuracy. Corrections shall be made by drawing a line through the incorrect entry and entering the correct data.

A representative of the county committee shall certify to the correctness and completeness of the data appearing on Form 19 by signing in the space provided. The date of such signature shall be entered.

E. Transmittal and Distribution of Forms 19

Immediately upon completion of the operations called for above, Form 19 shall be transmitted to the state director in accordance with Section V hereof.

F. Correction of Data Entered by County Office on Form 19

After a Form 19 has been transmitted to the state director it may be found that some of the data entered thereon by the county office are incorrect. In such cases the county office shall prepare a Form 19 which shall be identical with the acreage report being revised except for correction of the data erroneously entered by the county committee. An explanation of the change(s) made shall be entered in the space provided for "Remarks", or Form 6 may be prepared and attached. The word "Revised" shall be entered in the heading of the form. It will not be necessary to obtain the insured's signature for these cases; however, the form shall be dated and signed by a representative of the county committee. Cases involving changes in the basic insurance data submitted by the insured shall be handled as set forth in Section IV hereof.



SECTION IV. REVISION OF BASIC INSURANCE DATA

A. Request for Revision of Basic Insurance Data Shown on Form 19

If at any time after the insured has submitted an acreage report he requests a revision of any of the basic insurance data shown on his Form 19, the case shall be handled in accordance with items 1, 2, 3, and 4 below.

1. Minor Revisions

Revisions requested to effect minor changes should be discouraged by the county committee.

2. Decrease in Acreage

- a. Revisions requested to effect a material decrease in the acreage for a unit already shown on Form 19 for the reason that a lesser acreage was planted on the unit may be made if the revision is supported by measurements. The insured shall deposit in advance with the county committee the estimated cost of the measurement, and the amount of such deposit will not be refunded. A representative of the committee shall measure the acreage and if it is less than the reported acreage a "revised" Form 19 shall be prepared in the regular manner. In addition Form 6 shall be prepared by the committee representative who measured the acreage and attached to the "revised" Form 19.
- b. Where a Form 19 is submitted before it is too late to plant beans in the area, and the insured later states in writing that any part of the acreage originally reported by him as planted was destroyed or substantially destroyed at a time that it could be replanted and such acreage was not replanted to beans, a representative of the committee shall investigate the case. The insurance unit shall be inspected and if the statement of the insured is found to be correct, a "revised" Form 19 shall be prepared in the regular manner. In addition, the committee representative shall prepare Form 6 which shall be attached to the "revised" Form 19.

3. Increase in Acreage or Share, or Addition of Farm

With respect to increases in acreages or shares shown on the original Form 19, or the addition of a farm which is not shown on the original Form 19, it is the policy of the Corporation to accept such revisions only in cases where the crop has not been damaged. This approach to handling revisions of this nature is necessary in the operation of a sound county crop insurance program. It avoids the assumption of added liability in the county program in cases where losses are known to exist or where there is more than average likelihood of losses, and the increase in the cost of insurance protection in future years which may result from higher losses. Since the insured was in position to report the facts on his original acreage report, there is no justification for giving him the privilege of increasing his coverage after his crop is damaged.



Cases of the nature discussed above, which in the opinion of the county committee are significant and have merit, may be referred to the state director by the county committee through the use of Form 6. The Form 6 should set forth all the pertinent facts regarding the requested revision.

Where the state director determines that further investigation is necessary, he will assign the case to an adjuster for inspection and the preparation of a complete report of the case on Form 6, the preparation of an inspection report, and where applicable, the preparation of a "revised" Form 19. If a "revised" Form 19 is obtained, the adjuster should inform the insured of the effect of the revision and that the original acreage report will remain in effect unless the revised report is accepted by the Corporation. Depending upon all the facts, the state director may recommend any of these cases for approval or rejection.

4. Any case not specifically covered above may be referred to the state director through the use of Form 6 setting forth all the facts.

B. Revision of Premium Where Five Percent Discount was Obtained

1. If the cash premium computed on the basis of a "revised" Form 19 exceeds the total cash premium shown on the previous Form 19, the insured may obtain the five percent discount on the additional amount due by paying the additional premium (less five percent) at the time the "revised" Form 19 is filed. If he does not pay the additional amount at this time, and if the "revised" Form 19 is otherwise acceptable to the branch office, the insured will be notified (by the branch office) of the extra amount due and will be allowed 20 days or until the discount date, whichever is later, in which to pay the additional amount of his premium. If the insured does not pay the additional amount of his premium he will not be allowed the five percent discount on any of his annual premium and will be billed on or about the maturity date for his total premium less the amount previously paid.
2. If the cash premium computed on a "revised" Form 19 is less than the total cash premium shown on the previous Form 19, the insured shall be informed that he is due a refund of the overpayment and will receive the refund in due time.

SECTION V. TRANSMITTAL AND DISTRIBUTION OF FORM 19

A. Time and Manner of Transmittal

Transmittal of completed Forms 19 shall be made currently, in full transmittals, if possible, but at least once each week. The completed Forms 19 shall be listed on Form FCI-15-Revised, "Transmittal of \_\_\_\_\_" (herein called "Form 15") as provided in the instructions on the reverse side of the form.



B. Transmittal of "Revised" Forms 19

1. If the Form 19 originally submitted by the insured has not been transmitted to the state director, the revised Form 19 shall be attached to the original Form 19 submitted by the insured and transmitted therewith.
2. When the Form 19 originally submitted by the insured has been transmitted to the state director and a revised Form 19 is prepared, the revised Form 19 shall be listed in the regular manner on a Form 15 marked "Supplemental" in the space provided for transmittal number and transmitted as soon as possible. No transmittal number shall be assigned to Form 15 for such cases.

As a cross-reference, enter in column F of the "supplemental" Form 15 the transmittal number assigned to the Form 15 upon which the original Form 19 was transmitted.

C. Distribution of Forms

1. The branch office and state office copies of Forms 15 and 19 and the original and first carbon of Form 6 shall be forwarded to the state office.
2. The county office copy of Forms 15 and 19 and the second carbon of Form 6 shall be retained in the county office.
3. If the insured has not been furnished his copy of Form 19, it shall be forwarded to him.

D. State Office Exceptions to Form 19

Any errors on the Forms 19 listed on a transmittal will be noted on a schedule of exceptions prepared by the state office, a copy of which will be sent to the county office. When the county office receives the copy of the schedule of exceptions, the related Form(s) 19 shall be corrected accordingly.



